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Alexander Franco, Reg. No. 45,753

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In response to the Office Action mailed on December 21, 2001, and the Interview Summary mailed on February 25, 2002, please reconsider the above-captioned patent application in view of the following remarks.

## In the Claims

Please Add New Claims 45-55 as shown in the following clean version of the entire set of g claims.

01 FC:103

1. A method, comprising:

receiving at a computer resource accessible through the Internet, a payment request from a first party to a two-sided transaction;

performing risk management assessments for parties on each side of said transaction and declining said payment request if said risk management assessment produces an adverse indication, otherwise